

## RINGKASAN

Penelitian ini bertujuan untuk menguji pengaruh elemen-elemen *fraud* dalam teori *fraud diamond* terhadap indikasi *financial statement fraud* yang terjadi di sektor perbankan Indonesia pada tahun 2011-2015. *Fraud diamond* adalah pengembangan lebih lanjut dari teori *fraud triangle* yang mencakup *financial targets*, *financial stability*, *institutional ownership*, *external pressure*, *nature of industry*, *external auditor quality*, *changes in auditors*, dan *change in directors*.

Indikasi adanya *financial statement fraud* yang ditunjukkan dengan adanya *discretionary accruals* merupakan variabel dependen dalam penelitian ini. Sampel dipilih dengan menggunakan metode *purposive sampling*, yaitu dari 30 perusahaan sektor perbankan yang terdaftar di Bursa Efek Indonesia selama periode tahun 2011-2015 dengan total 150 perusahaan observasi. Analisis data dilakukan dengan menggunakan metode regresi berganda.

Hasil penelitian menunjukkan bahwa (1) *financial targets*, *financial stability*, *external auditor quality* dan *nature of industry* berpengaruh positif terhadap terjadinya *financial statement fraud*, (2) *external pressure* berpengaruh negatif terhadap terjadinya *financial statement fraud*, (3) dan *institutional ownership*, *change in auditor* dan *change in directors* tidak memiliki pengaruh terhadap terjadinya *financial statement fraud*.

Kata kunci: *Financial Statment Fraud*, *Fraud Diamond*, *Discretionary Accruals*

## SUMMARY

This study aimed to examine the elements of fraud in fraud diamond theory against indications of financial statement fraud banking sector in Indonesia at 2011-2015. Fraud diamond model is a further development of classical fraud triangle theory. It include financial targets, financial stability, institutional ownership, external pressure, nature of industry, external auditor quality, changes in auditors, and direction switch.

The indication of financial statement fraud that proxied by discretionary accruals serve as dependent variable. Sample were selected using purposive sampling method from 30 listed companies in Indonesia Stock Exchange in the banking sector during year period 2011-2015, resulted in 150 firm-observation. Data analysis was conducted using the multilinear regression method.

The results of this study show that (1) financial targets, financial stability, external auditor quality and nature of industry had positive influence to the occurrence of financial statement fraud, (2) External pressure had negative influence to the occurrence of financial statement fraud, (3) then institutional ownership, change in auditor and direction switch had no influence to the occurrence of financial statement fraud.

*Key Words: Financial Statment Fraud, Fraud Diamond, Discretionary Accruals*